

State of Illinois
Department of Employment Security
Direct Deposit Frequently Asked Questions



1. **What are the main differences between debit card and direct deposit?** Both methods are fast, convenient, safe, simple and reliable, and the Department does not recommend one method over the other. For those who choose direct deposit, benefit payments will be deposited directly into their own bank account and they won't need a debit card or have to establish a Personal Identification Number (PIN) to access their funds. Thus, there's no chance of a lost or stolen debit card. Additionally, there are no potential banking fees associated with direct deposit.

IMPORTANT NOTE: When you apply for unemployment insurance benefits, you may initially be issued a debit card automatically *even if you applied for direct deposit*. If you receive a debit card, you should activate and use it until we have time to process your application for direct deposit.

2. **Is my financial information kept secure?** Yes. IDES takes every precaution to safeguard your banking information.
3. **How do I apply for direct deposit?** There are two methods:
 - A. Online (Preferred method): Go to www.ides.state.il.us and click on "Click Here to Sign Up or Modify Your Direct Deposit Information Online."
 - B. Paper form (Alternative method): Fill out a Direct Deposit Authorization form (you can print it from our website or pick up a copy at any of our local offices) and do **one** of the following:
 - Mail the form, along with a voided personal check, to IDES/Banking Services, P.O. Box 804600, Chicago, Illinois 60680. **Note:** Temporary checks cannot be used to initiate direct deposit.
 - Fax the form and a copy of a voided personal check to IDES Banking Services at **312-793-1231**. **Note:** Temporary checks cannot be used to initiate direct deposit.
 - If you do not have a voided check, complete Section A of the form and then mail or fax it to your bank and have them complete Section B. Your bank can then either mail or fax the fully-completed form to us, or they can return it to you and you can then mail or fax it to us.
4. **How soon before my direct deposit payments will be available to receive payments to my bank account?** Applying for direct deposit online is the preferred method because it's fast and simple to do: direct deposit will normally be established within one business day of applying online. Timeframes can be significantly longer if you apply for direct deposit using the paper form because of associated mailing and/or processing times. Faxing your paper application rather than mailing it to us will also help speed the process.
5. **Will I receive any documentation of payments that are made to my account?** Each time a benefit payment is added to your bank account via direct deposit, we will mail you a document entitled, "Direct Deposit Benefit Payment Explanation."
6. **If I'm eligible for extended unemployment insurance benefits, can these be direct deposited?** Yes.
7. **What if I want my benefit payments sent to a different account, either at the same bank or a different bank, after I've begun receiving direct deposit payments?** Once you begin receiving benefits by direct deposit, you can simply go online (see #3 above) to change your information. Alternatively, you can complete and submit a new Direct Deposit Authorization form (also addressed in #3 above). The new information will override whatever information you previously provided.

State of Illinois
Department of Employment Security
Direct Deposit Frequently Asked Questions



8. **What if I want to cancel direct deposit after I've signed up for it?** You can cancel direct deposit at any time online or by visiting one of our local offices and completing a Direct Deposit Cancellation form and mailing or faxing it to us, using the address or fax number in #3 above. If you visit one of our local offices to cancel direct deposit, you will need to bring proper identification with you.
9. **What if I experience problems once I sign up for direct deposit?** If you signed up for direct deposit online, you should first go to the online direct deposit website to review and, if necessary, correct any related information. If the problem remains unresolved, contact Claimant Services at 800-244-5631. Until the problem is resolved, you may receive benefit payments by debit card.
10. **What if my direct deposit payment is returned by my bank?** If a direct deposit payment is returned due to the account being closed, un-located, etc., you will have *seven calendar days* from the date your bank returned your payment to make any necessary corrections to your bank account information. (If you provided your email address during the direct deposit online application process, you will receive an email informing you that your bank returned your benefit payment.) If your bank will still not accept the funds into your direct deposit account after seven days have elapsed, you will be issued a debit card if you applied for unemployment insurance benefits on or after July 31, 2008, and payment will automatically be added to the debit card. (A new card will be issued and any future payments will be applied to the new card.)
11. **Does my financial institution have to be located in Illinois if I sign up for direct deposit?** No.